



International Journal of Business and Management Invention

e-ISSN: 2319 – 8028 p-ISSN: 2319 – 801X

CERTIFICATE

It is certify that the paper entitled by "Pengaruh Pertumbuhan Perusahaan Financial Technology, Non Performing Loan, Biaya Operasional Pendapatan Operasional Dan Net Interest Margin Terhadap Return On Asset Pada Bank Konvensional" has been published in International Journal of Business and Management Invention (IJBMI).

Your article has been published with following details:

Author's Name: Warlinah
Journal Name: International Journal of Business and Management Invention (IJBMI)
Journal Web: www.ijbmi.org
Journal Type: Online & Offline
Review Type: Peer Review Refereed
Publication Year: 2023
Publication Month: July
Vol No.: 12
Issue No.: 07



Editor-In-Chief
International Journal of Business and Management Invention (IJBMI)
E-mail ID: ijbmi@invmails.com
Web: www.ijbmi.org

Impact Factor : 4.72

UGC Approval Serial Number: 4485 & UGC Journal Number: 46889



International Journal of Business and Management Invention

e-ISSN: 2319 – 8028 p-ISSN: 2319 – 801X

CERTIFICATE

It is certify that the paper entitled by "Pengaruh Pertumbuhan Perusahaan Financial Technology, Non Performing Loan, Biaya Operasional Pendapatan Operasional Dan Net Interest Margin Terhadap Return On Asset Pada Bank Konvensional" has been published in International Journal of Business and Management Invention (IJBMI).

Your article has been published with following details:

Author's Name: F Defung

Journal Name: International Journal of Business and Management Invention (IJBMI)

Journal Web: www.ijbmi.org

Journal Type: Online & Offline

Review Type: Peer Review Refereed

Publication Year: 2023

Publication Month: July

Vol No.: 12

Issue No.: 07



Editor-In-Chief

International Journal of Business and Management Invention (IJBMI)

E-mail ID: ijbmi@invmails.com

Web: www.ijbmi.org

Impact Factor : 4.72

UGC Approval Serial Number: 4485 & UGC Journal Number: 46889



International Journal of Business and Management Invention

e-ISSN: 2319 – 8028 p-ISSN: 2319 – 801X

CERTIFICATE

It is certify that the paper entitled by "Pengaruh Pertumbuhan Perusahaan Financial Technology, Non Performing Loan, Biaya Operasional Pendapatan Operasional Dan Net Interest Margin Terhadap Return On Asset Pada Bank Konvensional" has been published in International Journal of Business and Management Invention (IJBMI).

Your article has been published with following details:

Author's Name: Wirasmi Wardhani
Journal Name: International Journal of Business and Management Invention (IJBMI)
Journal Web: www.ijbmi.org
Journal Type: Online & Offline
Review Type: Peer Review Refereed
Publication Year: 2023
Publication Month: July
Vol No.: 12
Issue No.: 07



Editor-In-Chief
International Journal of Business and Management Invention (IJBMI)
E-mail ID: ijbmi@invmails.com
Web: www.ijbmi.org

Impact Factor : 4.72

UGC Approval Serial Number: 4485 & UGC Journal Number: 46889